

**Information to identify the case:**

Debtor 1 Leonard Nyamusevya Sr.

Social Security number or ITIN **xxx-xx-0901**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Southern District of Ohio**

Case number: **2:19-bk-52868**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Leonard Nyamusevya Sr.  
fdbA Academic I Am

11/21/19

**By the court:** John E. Hoffman Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of Ohio

In re:  
Leonard Nyamusevya, Sr.  
Debtor

Case No. 19-52868-jeh  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0648-2

User: evansb  
Form ID: 318

Page 1 of 3  
Total Noticed: 68

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

19835124 +ABN AMRO Mortgage Group, Inc., 2600 West Big Beaver Road, Troy, MI 48084-3318  
19835125 ABN AMRO Mortgage Group, Inc., c/o Citimortgage, Inc., P.O. Box 6030,  
Sioux Falls, SD 57117-6030  
19835157 +AES/Bhea- U.S. Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835156 +AES/Brazos/U.S. Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835161 +AES/Guaranty Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835137 +ARS I Account Resolution Services, 1801 North West 66th Ave, Fort Lauderdale, FL 33313-4571  
19822639 +Abn Amro Mortgage Grou, 2 600 West Big Beaver Rd., Troy, MI 48084-3318  
19822640 +Aes/brazos/us Bank, Po Box 6104 7, Harrisburg, PA 17106-1047  
19835136 +American Education Services, P.O. Box 8183, Harrisburg, PA 17105-8183  
19822641 +Ars /Account Resolution Services, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
19835146 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner Company, Inc., 21210 Erwin St.,  
Woodland Hills, CA 91367)  
19838377 +Capitol Mortgage Services Inc., 445 North High Street, 5th Floor, Columbus OH 43215-2071  
19835120 +Capitol Mortgage Services, Inc., 445 North High Street, 5th Floor,  
Columbus, Ohio 43215-2071  
19822642 +Child Support Enforcement Agency, 80 East Fulton Street, Columbus, OH 43215-5147  
19928449 +CitiMortgage, Inc., Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
19835126 Citimortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
19822645 +Columbus State Community College, 550 East Spring St, Columbus, OH 43215-1786  
19835131 +Columbus State Community College, 550 East Spring St., Columbus, Ohio 43215-1786  
19822646 +Consolata Nkurunziza, 37 6 Hems ton Dr., Columbus, OH 43230-3406  
19835153 +Consolata Nkurunziza, c/o Franklin County CSEA, 80 East Fulton Street,  
Columbus, Ohio 43215-5128  
19835152 +Consolata Nkurunziza, 3211 Charlemagne Avenue, Hzel Crest, IL 60429-2244  
19822648 +Doucet and Associates, 700 Stonehenge Pkwy., Suite 2B, Dublin, OH 43017-7574  
19835121 Fannie Mae, Headquarters, Washington, D.C.  
19822649 +Federal Bureau of Investigation, Room 9000, 550 Main St., Cincinnati, OH 45202-5213  
19835154 +Franklin County CSEA, 80 East Fulton Street, Columbus, Ohio 43215-5165  
19835123 Freddie Mac, HQ 1, 8200 Jones Branch Drive, McLean, VA 22102-3110  
19822652 +Lerner, Sampson, Rothfuss, PO Box 5480, Cincinnati, OH 45201-5480  
19835122 +Midtown Center, 1100 15th Street, NW, Washington, D.C. 20005-1707  
19822653 +Mike Dewine, Attorney General Office, 30 E. Broad, 14th Floor, Columbus, OH 43215-3414  
19835143 +NES I Zion's, Great Lakes Higher Education Corp, Claims Filing Unit,  
240 1 International Lane, Madison, WI 53704-3121  
19835139 +National Education ELT, Zions First Natl Bank, Claims Filing Unit, P.O. Box 8973,  
Madison, WI 53708-8973  
19822654 +National Education S, 200 W Monroe St Ste 700, Chicago, IL 60606-5057  
19835141 +National Education Services, 200 West Monroe St, Suite 700, Chicago, IL 60606-5057  
19835142 +National Education/glesi, Claims Filing Unit, P.O. Box 7860, Madison, WI 53707-7860  
19822655 Natl Cty Crd, K-a16-2j, Kalamazoo, MI 49009  
19822656 +Natl Education/glesi, Po Box 7860, Madison, WI 53707-7860  
19835151 +Ohio Department of H urn an Services, 3 73 South High Street, 13th Floor,  
Columbus, Ohio 43215-4591  
19822657 Ohio Dept Of Human S, 37 3 S High St 13 Floor, Columbus, OH 43215-6303  
19822659 +Peter Cozmyk, 6100 Oak Tree Blvd., Suite 200, Independence, OH 44131-6914  
19835133 +U.S. Dept of Education, Claims Filing Unit, P.O. Box 8973, Madison, WI 53708-8973  
19835134 +U.S. Dept of Education/glesi, Claims Filing Unit, P.O. Box 7860, Madison, WI 53707-7860  
19822662 +US Senator Rob Portman, Senate Office Building, 338 Russel, Washington, DC 20510-0001  
19822660 +Us Dept Of Ed/glelsi, Po Box 78 60, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
db +E-mail/PDF: nyaleo@hotmail.com Nov 21 2019 19:25:43 Leonard Nyamusevya, Sr., PO Box 314,  
Reynoldsburg, OH 43068-0314

tr +EDI: QCLCAUDILL.COM Nov 22 2019 00:08:00 Christal L Caudill, 3757 Attucks Drive,  
Powell, OH 43065-6080  
19835138 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 21 2019 19:30:08  
Ashley Funding Services, LLC, P.O. Box 10587, Greenville, SC 29603-0587  
19822643 E-mail/Text: bankrupt@choicerecovery.com Nov 21 2019 19:25:54 Choice Recovery,  
1550 Old Henderson Rd St, Columbus, OH 43220  
19835140 E-mail/Text: bankrupt@choicerecovery.com Nov 21 2019 19:25:54 Choice Recovery,  
1550 Old Henderson Road St, Columbus, Ohio 43220  
19822644 EDI: CIAC.COM Nov 22 2019 00:08:00 CitiMortgage, 1000 Technology Dr., MS 314,  
O Fallon, MO 63368-2240  
19838381 +EDI: CIAC.COM Nov 22 2019 00:08:00 CitiMortgage Inc., 1000 Technology Drive, MS 314,  
O'Fallon MO 63368-2240  
19835127 EDI: CIAC.COM Nov 22 2019 00:08:00 Citimortgage, Inc., 1000 Technology Drive, MS 314,  
O'Fallon, MO 63368-2240  
19822647 +EDI: CMIGROUP.COM Nov 22 2019 00:08:00 Credit Management, 4200 International,  
Carrollton, TX 75007-1912  
19835144 +EDI: CMIGROUP.COM Nov 22 2019 00:08:00 Credit Management, 4200 International Pkwy,  
Carrollton, TX 75007-1912

District/off: 0648-2

User: evansb  
Form ID: 318

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Total Noticed: 68

Date Rcvd: Nov 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

19835147 +EDI: DCI.COM Nov 22 2019 00:08:00 Diversified Consultants, Inc., 10550 Deerwood Park Blvd,  
Jacksonville, FL 32256-0596  
19850717 +EDI: ECMC.COM Nov 22 2019 00:08:00 ECMC, PO BOX 16408, St Paul, MN 55116-0408  
19838378 +E-mail/Text: fctbankruptcy@franklincountyohio.gov Nov 21 2019 19:26:42  
Franklin County Treasurer, 373 South High Street, Columbus OH 43215-4555  
19835132 +E-mail/Text: fctbankruptcy@franklincountyohio.gov Nov 21 2019 19:26:42  
Franklin County Treasurer, 373 South High Street, 17th Floor, Columbus, Ohio 43215-4591  
19835149 +E-mail/Text: fctbankruptcy@franklincountyohio.gov Nov 21 2019 19:26:41  
Franklin County Treasurer, 3 73 South Hig h Street, 17lh Floor,  
Columbus, Ohio 43215-4591  
19822650 +E-mail/Text: fctbankruptcy@franklincountyohio.gov Nov 21 2019 19:26:41  
Franklin County Treasurer, 373 S. High Street, 17th Floor, Columbus, OH 43215-4591  
19835155 EDI: IRS.COM Nov 22 2019 00:08:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, P A 19101-7346  
19835128 +E-mail/Text: Bankruptcy.notices@tax.state.oh.us Nov 21 2019 19:27:20 Ohio Attorney General,  
30 East Broad Street, Columbus, Ohio 43215-3400  
19835148 EDI: NEXTEL.COM Nov 22 2019 00:08:00 Sprint, 6200 Sprint Pkwy, Overland Park, KS: 66251  
20020200 EDI: NEXTEL.COM Nov 22 2019 00:08:00 Sprint Corp, Attention Bankruptcy, PO Box 7949,  
Overland Park, KS 66207-0949  
19835163 +EDI: STF1.COM Nov 22 2019 00:08:00 Sun Trust Bank, 1001 Semmes Ave., P.O. Box: 27172,  
Richmond, VA 23261-7172  
19835135 +EDI: ECMC.COM Nov 22 2019 00:08:00 U.S. Dept of Education, Attn: Bankruptcy,  
P.O. Box 16448, Saint Paul, MN 55116-0448  
19946747 EDI: ECMC.COM Nov 22 2019 00:08:00 US Department of Education, P O Box 16448,  
St Paul, MN 55116-0448  
19822661 +EDI: ECMC.COM Nov 22 2019 00:08:00 Us Dept Of Education, Attn: Bankruptcy, Po Box 16448,  
Saint Paul, MN 55116-0448  
19835145 +E-mail/Text: wow.bankruptcy@wowinc.com Nov 21 2019 19:27:40 WOW Internet & Cable,  
7887 East Bellevue Avenue, Suite 1000, Englewood, Colorado 80111-6007  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19838380\* +ABN AMRO Mortgage Group, Inc., 2600 West Big Beaver Road, Troy MI 48084-3318  
19835158\* +AES/Bhea- U.S. Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835159\* +AES/Bhea- U.S. Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835160\* +AES/Bhea- U.S. Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835162\* +AES/Guaranty Bank, P.O. Box: 61047, Harrisburg, PA 17106-1047  
19835166\* ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
(address filed with court: Choice Recovery, 1550 Old Henderson Road St,  
Columbus, Ohio 43220)  
19835167\* +Credit Management, 4200 International, Carrollton, TX 75007-1912  
19822651\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
19835150\* +Internal Revenue Services, P.O. Box 7346, Philadelphia, PA 19101-7346  
19838379\* +Internal Revenue Services, PO Box 7346, Philadelphia PA 19101-7346  
19835129\* +Ohio Attorney General, 30 East Broad Street, Columbus, Ohio 43215-3400  
19835130\* +Ohio Attorney General, 30 East Broad Street, Columbus, Ohio 43215-3400  
19835164\* +Sun Trust Bank, 1001 Semmes Ave., P.O. Box: 27172, Richmond, VA 23261-7172  
19835165\* +Sun Trust Bank, 1001 Semmes Ave., P.O. Box: 27172, Richmond, VA 23261-7172

TOTALS: 0, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0648-2

User: evansb  
Form ID: 318

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Total Noticed: 68

Date Rcvd: Nov 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov  
Christal L Caudill trusteepleadings@caudill-law.com, ccaudill@ecf.axosfs.com  
Edward J Boll on behalf of Creditor CitiMortgage, Inc. sohbk@lsrlaw.com  
Harry W. Cappel on behalf of Defendant CitiMortgage, Inc. harry.cappel@dinsmore.com,  
bridget.schwertman@dinsmore.com  
Harry W. Cappel on behalf of Creditor CitiMortgage, Inc. harry.cappel@dinsmore.com,  
bridget.schwertman@dinsmore.com  
Joel K Jensen on behalf of Creditor CitiMortgage, Inc. sohbk@lsrlaw.com  
Kara Ann Czanik on behalf of Defendant CitiMortgage, Inc. kara.czanik@dinsmore.com,  
bridget.schwertman@dinsmore.com  
Kara Ann Czanik on behalf of Creditor CitiMortgage, Inc. kara.czanik@dinsmore.com,  
bridget.schwertman@dinsmore.com  
Mia L Conner on behalf of Creditor CitiMortgage, Inc. sohbk@lsrlaw.com  
Nathan H Blaske on behalf of Defendant CitiMortgage, Inc. Nathan.blaske@dinsmore.com,  
bridget.schwertman@dinsmore.com  
Nathan H Blaske on behalf of Creditor CitiMortgage, Inc. Nathan.blaske@dinsmore.com,  
bridget.schwertman@dinsmore.com

TOTAL: 11